

It's Open Enrollment time...!

Please contact Amy by June 1st to learn more or to make changes.

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Why Aflac? Get the Aflacts.[®]

1 **AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.**

Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

2 **AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.**

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

3 **AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.**

You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

4 **AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.**

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

5 **AFLAC BELONGS TO YOU, NOT YOUR COMPANY.**

When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

6 **AFLAC IS AFFORDABLE.**

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

7 **AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4 DAYS.**

Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

8 **AFLAC CLAIMS ARE EASY TO FILE.**

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

9 **AFLAC PAYS YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.**

We want you to be healthy—that's why several of our policies promote preventive care.

10 **AFLAC IS ACCOUNTABLE.**

Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.



For more information visit Aflac.com.



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Aflac's Accident Advantage

This is a new upgrade available for 2016

BENEFITS	Option 3			Option 4		
Wellness	\$60 once per calendar year			\$60 once per calendar year		
Initial Injury/Accident Treatment						
- ER with xray or w/o xray	\$200 / \$170			\$200 / \$170		
- Office with xray or w/o xray	\$150 / \$120			\$150 / \$120		
Follow-up Visits	\$35 each up to 6 treatments			\$40 each up to 6 treatments		
Physical therapy visits	\$35 each, up to 10 treatments			\$40 each, up to 10 treatments		
Chiropractic Treatment	\$25 per day, up to 3 days per year			\$25 per day, up to 3 days per year		
Organized Sporting Event Activity	Add'l 25% of benefits up to \$1,000 per year			Add'l 25% of benefits up to \$1,000 per year		
Initial Accident Hospitalization	\$1,000 for regular admission- 18 hrs \$2,000 if admitted directly to ICU			\$1,500 for regular admission- 18 hrs \$2,500 if admitted directly to ICU		
Daily Hospital Confinement	\$250 for 18 hours, up to 365 days			\$300 for 18 hours, up to 365 days		
Intensive Care Confinement	\$400 up to 15 days			\$500 up to 15 days		
Dislocations	\$100 - \$3,750			\$120 - \$4,500		
Burns	\$125 - \$12,500			\$135 - \$13,000		
Skin Grafts	50% of burn benefit			50% of burn benefit		
Eye Injury	\$65 - \$300			\$75 - \$350		
Laceration	\$35 - \$500			\$40 - \$600		
Surgical Procedures	\$120 - \$1,250			\$140 - \$1,500		
Fractures	\$125 - \$3,500			\$150 - \$4,000		
Chip Fractures	25% of fracture amount			25% of fracture amount		
Concussion	\$150			\$150		
Emergency Dental Work	\$130 extraction, \$400 crown			\$160 extraction, \$500 crown		
Coma	\$12,500			\$12,500		
Paralysis						
Quadriplegia	\$12,500			\$12,500		
Paraplegia	\$6,250			\$6,250		
Hemiplegia	\$4,750			\$4,750		
Major Diagnostic Exam (MRI,CT,etc)	\$200 - 1 person per year			\$300 - 1 person per year		
Epidural Pain Management	\$100			\$100		
Rehabilitation confinement	\$150/day up to 30 days per accident, 60 days per year			\$200/day up to 30 days per accident, 60 days per year		
Appliance Benefit	\$25 - \$300			\$25 - \$350		
Prosthesis - New/Repair/Replacement	\$800			\$1,000		
Blood/ Plasma/Platelets	\$200			\$300		
Ambulance	\$200 Ground, \$1,500 Air			\$250 Ground, \$1,875 Air		
Home Modification	Up to \$3,000			Up to \$4,000		
Transportation	\$600 per trip, up to 3 per year (over 50 miles)			\$700 per trip, up to 3 per year (over 50 miles)		
Family Lodging	\$125/night, up to 30 days/accident (over 50 miles)			\$150/night, up to 30 days/accident (over 50 miles)		
Accidental Death	Insured	Spouse	Child	Insured	Spouse	Child
Common Carrier	\$150,000	\$150,000	\$25,000	\$200,000	\$200,000	\$30,000
Other Accidents	\$40,000	\$40,000	\$10,000	\$50,000	\$50,000	\$15,000
Hazardous Activities	\$10,000	\$10,000	\$5,000	\$10,000	\$10,000	\$3,125
Accidental Dismemberment	\$300 - \$40,000			\$300 - \$50,000		

Monthly Rates

Employee Only	\$21.97	\$25.09
Employee & Spouse	\$31.20	\$35.88
Employee & Child(ren)	\$36.92	\$43.03
Family	\$47.84	\$56.16

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1.800.99.AFLAC (1.800.992.3522) tel • aflac.com



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Aflac's Cancer Care		
BENEFITS	Select	Classic
Cancer Wellness Benefit	\$40	\$75
Bone Marrow Donor Screening Benefit	\$40	\$40
Initial Diagnosis Benefit	\$2,000 Insured/Spouse - \$4,000 Child	\$4,000 Insured/Spouse - \$8,000 Child
Medical Imaging With Diagnosis Benefit	\$75; two per year	\$135; two per year
Injected Chemotherapy Benefit	\$300 per week	\$600 per week
Oral/Topical Chemo Benefit	\$135	\$250
Radiation Therapy Benefit	\$175 per week	\$350 per week
Experimental Treatment Benefit	\$175 per week if charged \$75 per week if no charge	\$350 per week if charged \$100 per week if no charge
Immunotherapy Benefit	\$175 once per month \$875 lifetime max	\$350 once per month \$1,750 lifetime max
Antinausea Benefit	\$50 per month	\$100 per month
Stem Cell Transplantation Benefit	\$3,500; lifetime max \$3,500	\$7,000; lifetime max \$7,000
Bone Marrow Transplantation Benefit	\$3,500; lifetime max \$3,500; \$500 to donor	\$7,000; lifetime max \$7,000; \$750 to donor
Blood And Plasma Benefit	Inpatient: \$85 times the number of days confined; outpatient: \$140 per day	Inpatient: \$100 times the number of days confined; outpatient: \$175 per day
Surgical/Anesthesia Benefit	\$50-\$1,700; anesthesia: additional 25% of surgical benefit	\$100-\$3,400; anesthesia: additional 25% of surgical benefit
Skin Cancer Surgery Benefit	\$20-\$200	\$35-\$400
Additional Surgical Opinion Benefit	\$100 per day	\$200 per day
Hospitalization 30 Days Or Less	Insured/spouse: \$100 per day; child: \$125 per day	Insured/spouse: \$200 per day; child: \$250 per day
Hospitalization 31 Days Or More	Insured/spouse: \$200 per day; child: \$250 per day	Insured/spouse: \$400 per day; child: \$500 per day
Outpatient Hospital Surgical Room Benefit	\$100 (addition to surg/anesthesia benefit)	\$200 (addition to surg/anesthesia benefit)
Extended Care Facility Benefit	\$75 a day, up to 30 days a year	\$100 a day, up to 30 days a year
Home Health Care Benefit	\$50 per day	\$100 per day
Hospice Care Benefit	\$1,000 for the 1st day; \$50 after; \$12,000 lifetime max	\$1,000 for the 1st day; \$50 after; \$12,000 lifetime max
Nursing Services Benefit	\$50 per day	\$100 per day
Surgical Prosthesis Benefit	\$1,000; lifetime max \$2,000	\$2,000; lifetime max \$4,000
Nonsurgical Prosthesis Benefit	\$90 per occurrence; lifetime max \$180	\$175 per occurrence; lifetime max \$350
Reconstructive Surgery Benefit	\$110-\$1,000 anesthesia: 25% of reconstructive surgery benefit	\$220-\$2,000 anesthesia: 25% of reconstructive surgery benefit
Egg Harvesting And Storage Benefit	\$500 to have oocytes extracted; \$175 for storage; \$675 lifetime max	\$1,000 to have oocytes extracted; \$350 for storage; \$1,350 lifetime max
Ambulance Benefit	\$250 ground or \$2,000 air	\$250 ground or \$2,000 air
Transportation Benefit	\$.35 per mile; max \$1,000	\$.40 per mile; max \$1,200
Lodging Benefit	\$50 per day; 90 days per year	\$65 per day; 90 days per year
Optional riders included in rates		
Initial Diagnosis Building Benefit Rider	Annual building benefit of \$500 per person per year	
Dependent Child Rider	\$10,000 one-time payment payable upon initial diagnosis of dependent child (up to age 26)	
Specified Disease Benefit Rider	\$1,000 payable once per covered specified disease; \$200 per day hospitalization (days 1-30); \$500 per day (over 31 days); 31 diseases covered	

Monthly Rates		
Employee Only	\$24.70	\$38.48
Employee & Spouse	\$43.68	\$68.64
Employee & Child(ren)	\$25.61	\$39.39
Family	\$44.59	\$69.55



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Aflac's Short Term Disability

Monthly benefit is based on your gross income, higher monthly benefits are available.

Examples below - coverage begins on Day 1 for off-the-job injuries - on Day 8 for sickness/maternity (7, 14, 30 day also available)

Examples below - benefit period is 3 months (6, 12, 24 month also available)

Customize your coverage to fit your needs.

Monthly Rates

Monthly benefit to you	Ages 18-49	Ages 50-64	Ages 65-74
\$1,000	\$28.60	\$29.90	\$36.40
\$1,500	\$42.90	\$44.85	\$54.60
\$2,000	\$57.20	\$59.80	\$72.80
\$2,500	\$71.50	\$74.75	\$91.00

Aflac's Hospital Advantage

BENEFITS	Option 1	Option 2	Option 3	Option 4
Hospital Confinement	\$1,000 per person every 90 days	\$1,000 per person every 90 days	\$1,000 per person every 90 days	\$1,000 per person every 90 days
Childbirth	\$250 per person	\$250 per person	\$250 per person	\$250 per person
Rehabilitation Facility	\$100 per day	\$100 per day	\$100 per day	\$100 per day
Emergency Room	\$100/day 2 per year	\$100/day 2 per year	\$100/day 2 per year	\$100/day 2 per year
Hospital Short Stay	\$100/day 2 per year	\$100/day 2 per year	\$100/day 2 per year	\$100/day 2 per year
Well Baby Hospitalization	\$25/day 5 per year	\$25/day 5 per year	\$25/day 5 per year	\$25/day 5 per year
Physician Visits	n/a	\$25 per visit	\$25 per visit	\$25 per visit
Diagnostic & Imaging	n/a	\$150 once/year	\$150 once/year	\$150 once/year
Ambulance	n/a	\$100 ground \$1,000 air	\$100 ground \$1,000 air	\$100 ground \$1,000 air
Surgical Procedures (inpatient or outpatient)	n/a	n/a	\$50 - \$1,000 per surg schedule	\$50 - \$1,000 per surg schedule
Invasive Diagnostic Exams	n/a	n/a	\$100	\$100
Daily Hospital Confinement	n/a	n/a	n/a	\$100/day up to 365 days
Intensive Care Confinement	n/a	n/a	n/a	\$100/day up to 30 days

Monthly Rates

Employee Only	\$35.23	\$43.29	\$50.57	\$60.32
Employee & Spouse	\$52.13	\$69.29	\$82.94	\$101.14
Employee & Child(ren)	\$47.71	\$63.18	\$71.37	\$81.38
Family	\$59.02	\$79.04	\$92.43	\$106.60